

Serial No. 09/910,756

IN THE CLAIMS:

The text of all pending claims, (including withdrawn claims) is set forth below. Cancelled and not entered claims are indicated with claim number and status only. The claims as listed below show added text with underlining and deleted text with ~~strikethrough~~. When strikethrough cannot easily be perceived, or when five or fewer characters are deleted, [[double brackets]] are used to show the deletion. The status of each claim is indicated with one of (original), (currently amended), (cancelled), (withdrawn), (new), (previously presented), or (not entered).

Please AMEND claim 3 and ADD new claim 9 in accordance with the following:

1. (ORIGINAL) An electronic transaction system, comprising:
bearer bond means for providing an online electronic bearer bond having a monetary value;
transaction means for performing monetary transactions with said bearer bond means;
and
network means for providing user access to said bearer bond means and said transaction means.
2. (ORIGINAL) An electronic apparatus adapted for exchanging currency over a network comprising:
an electronic document used for performing transactions, wherein said transactions contain data information associated with said electronic document; and
a database processing and storing said data information to perform said transactions over said network.
3. (CURRENTLY AMENDED) A method for creating a universally accepted form of payment ~~in using~~ an electronic transaction system, comprising:
selecting an item costing a first value in a first currency;
converting the first value in the first currency into a second value in a second currency;
and
executing an electronic transaction by using the second value of the second currency as payment for the item without requiring disclosure of information related to parties associated with the electronic transaction.
4. (ORIGINAL) The method for creating a universally accepted form of payment in an

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electronic transaction according to claim 3, wherein a credit card is not used as payment for the item.

5. (ORIGINAL) The method for creating a universally accepted form of payment in an electronic transaction according to claim 3, wherein a bank account is not used as payment for the item.

6. (ORIGINAL) The method for creating a universally accepted form of payment in an electronic transaction according to claim 3, wherein an electronic bearer document is used as payment for the item.

7. (ORIGINAL) The method for creating a universally accepted form of payment in an electronic transaction according to claim 3, wherein the first and second currencies are hard currencies.

8. (ORIGINAL) An electronic transaction system, comprising:
an electronic online bearer bond having a monetary value;
a database for performing monetary transactions with said electronic online bearer bond;
and
a network for providing user access to said electronic online bearer bond and said database.

9. (NEW) A method of executing an electronic transaction via an electronic transaction system using an interactive electronic bearer document, comprising:
issuing the interactive electronic bearer document that has monetary value and
assigning verification information to the issued interactive electronic bearer document; and
executing the electronic transaction using the issued interactive electronic bearer document as a form of payment upon presentation of the assigned verification information.

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